

**Information to identify the case:**

Debtor 1: **Mohamad Ahmad Barakat**  
 First Name Middle Name Last Name  
 Social Security number or ITIN: xxx-xx-4621  
 EIN: --\_-----

Debtor 2: \_\_\_\_\_  
 (Spouse, if filing) First Name Middle Name Last Name  
 Social Security number or ITIN: -----  
 EIN: --\_-----

United States Bankruptcy Court: Eastern District of Michigan  
 Date case filed for chapter: 7 3/31/23

Case number: 23-42979-tjt

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**The court will dismiss this case without a hearing if the debtor(s) do not timely file all the required documents and if no request for a hearing on dismissal is filed within 21 days after the petition is filed. The Clerk will give notice of the hearing on dismissal only to the party requesting the hearing, the debtor and the trustee.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Mohamad Ahmad Barakat	
2. All other names used in the last 8 years		
3. Address	2061 Kenmore Drive Grosse Pointe, MI 48236	
4. Debtor's attorney Name and address	Afan Bapacker The Law Office of Afan Bapacker, PC 1 Parklane Blvd. Ste. 729, East Tower Dearborn, MI 48126	Contact phone: 313-429-9525
5. Bankruptcy trustee Name and address	Karen E. Evangelista 410 West University Suite 225 Rochester, MI 48307	Contact phone: 248-652-7992

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or register online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	<b>Address of the Bankruptcy Clerk's Office:</b> 211 West Fort Street Detroit, MI 48226  Contact phone: 313-234-0065	<b>For the Court:</b> Clerk of the Bankruptcy Court: Todd M. Stickle  Hours open: 8:30am-4:00pm Monday-Friday  Date: 3/31/23
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>BY TELEPHONE:</b>  <b>May 10, 2023 at 11:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Trustee:</b> Karen E. Evangelista <b>Call in number:</b> See the trustee's website ( <a href="https://kevangelistalaw.com/practice-areas/bankruptcy-trustee/">https://kevangelistalaw.com/practice-areas/bankruptcy-trustee/</a> ) for details. <b>Passcode:</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors	

**10. Proof of claim**

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

**11. Creditors with a foreign address**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or register online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

United States Bankruptcy Court  
Eastern District of Michigan

In re:  
Mohamad Ahmad Barakat  
Debtor

Case No. 23-42979-tjt  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0645-2  
Date Rcvd: Mar 31, 2023

User: admin  
Form ID: 309A

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Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 02, 2023:**

Recip ID	Recipient Name and Address
db	+ Mohamad Ahmad Barakat, 2061 Kenmore Drive, Grosse Pointe, MI 48236-1931
27626175	Conduent/ACS, Conduet shut down operation 9/1/19, loans transferred to other servicers, Utica, NY 13504
27626183	+ National Collegiate Student Loan, Shermeta Law Group, PLLC, 1030 Doris Rd #200, Auburn Hills, MI 48326-2613

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: afan@bapackerlaw.com	Mar 31 2023 21:23:50	Afan Bapacker, The Law Office of Afan Bapacker, PC, 1 Parklane Blvd. Ste. 729, East Tower, Dearborn, MI 48126
tr	+ EDI: FKEEVANGELISTA.COM	Apr 01 2023 01:17:00	Karen E. Evangelista, 410 West University, Suite 225, Rochester, MI 48307-1938
27626165	+ Email/Text: bncnotifications@pheaa.org	Mar 31 2023 21:24:00	AES, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
27626166	+ Email/Text: bncnotifications@pheaa.org	Mar 31 2023 21:24:00	AES/American Education Services, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
27626167	+ EDI: GMACFS.COM	Apr 01 2023 01:17:00	Ally Financial, Inc, P.o. Box 380901, Bloomington, MN 55438-0901
27626168	+ Email/PDF: bncnotices@becket-lee.com	Mar 31 2023 21:41:46	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
27626169	+ EDI: BANKAMER.COM	Apr 01 2023 01:17:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
27626170	+ EDI: CAPITALONE.COM	Apr 01 2023 01:17:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
27626171	+ EDI: CAPITALONE.COM	Apr 01 2023 01:17:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
27626172	+ EDI: CAPITALONE.COM	Apr 01 2023 01:17:00	Capital One/Menards, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
27626174	EDI: WFNNB.COM	Apr 01 2023 01:17:00	Comenity Capital/IKEA, Attn: Bankruptcy, Po Box 18125, Columbus, OH 43218
27626176	+ Email/PDF: creditonebknofications@resurgent.com	Mar 31 2023 21:26:07	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
27626177	+ Email/Text: electronicbkydocs@nelnet.net	Mar 31 2023 21:24:00	Dept of Ed/Nelnet, Attn: Bankruptcy Claims/Nelnet, Po Box 82505, Lincoln, NE 68501-2505
27626178	+ EDI: DISCOVER.COM	Apr 01 2023 01:17:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
27626179	+ EDI: DISCOVERPL	Apr 01 2023 01:17:00	Discover Personal Loans, Attn: Bankruptcy, Po

District/off: 0645-2  
Date Rcvd: Mar 31, 2023

User: admin  
Form ID: 309A

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Total Noticed: 30

			Box 30954, Salt Lake City, UT 84130-0954
27626180	Email/Text: collectionbankruptcies.bancorp@53.com	Mar 31 2023 21:24:00	Fifth Third Bank, Attn: Bankruptcy, Maildrop RCS83E 1830 E Paris Ave SE, Grand Rapids, MI 49546
27626181	+ EDI: AMINFOFP.COM	Apr 01 2023 01:17:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
27626173	EDI: JPMORGANCHASE	Apr 01 2023 01:17:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
27626182	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 31 2023 21:24:00	Midland Funding LLC, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
27626184	+ EDI: NAVIENTFKASMSERV.COM	Apr 01 2023 01:17:00	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
27626185	+ EDI: AGFINANCE.COM	Apr 01 2023 01:17:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
27626187	Email/Text: legalservices12@snaponcredit.com	Mar 31 2023 21:24:00	Snap-on Credit, Attn: Bankruptcy, 950 Technology Way, Suite 301, Libertyville, IL 60048
27626186	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 31 2023 21:24:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
27626188	+ Email/Text: bknotice@stillmanlaw.com	Mar 31 2023 21:24:00	Stillman Law Office, LLC, 30057 Orchard Lake Road, Ste 200, Farmington, MI 48334-2265
27626189	+ EDI: RMSC.COM	Apr 01 2023 01:17:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
27626190	Email/Text: bknotice@upgrade.com	Mar 31 2023 21:23:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111
27626191	+ EDI: WFFC2	Apr 01 2023 01:17:00	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 02, 2023

Signature: /s/Gustava Winters